

FORM PTO-1449 U. S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. U015456-6		SERIAL NO. 10/777,586		
<div style="display: flex; align-items: center;"> <div> INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary) </div> </div>		APPLICANT				
		Roger Howard WILLIAMS III				
		FILING DATE		GROUP		
		Feb. 12, 2004		3624		
U.S. PATENT DOCUMENTS						
EXAMINER INITIALS	REFERENCE DESIGNATION	DOCUMENT NUMBER	DATE	NAME	FILING DATE IF APPROPRIATE	
	AA	2002/0019805	02/2002	Kalotay		
	AB	6,006,207	12/1999	Mumick et al.		
	AC					
	AD					
	AE					
	AF					
	AG					
	AH					
	AI					
	AJ					
	AK					
FOREIGN PATENT DOCUMENTS						
		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION	
					YES	NO
	AL					
	AM					
	AN					
	AO					
	AP					
OTHER ART (Including Author, Title, Date, Pertinent Dates, Etc.)						
	AR	Robert J. Hartl, "A Case for Mark-to-Market Residential Mortgages," Real Estate Issues, pp. 33-35 (Spring/Summer 1993)				
	AS					
	AT					
EXAMINER			DATE CONSIDERED			
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.						